

PATENT

File: MCEA-P3-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Serial No.	:	10/687,063
Filed	:	October 16, 2003
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	:	3691
Examiner	:	SHRESTHA, Bijendra K.

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MS: Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

S I R :

Absent PTO mailing of a Notice of Allowance, but while the application is believed to still be pending, this Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record, and the Examiner is requested to consider the enclosed and to check Serial No. 10/569,987, filed November 16, 2006, and Serial No. 11/847,241, filed August 29,

2007 for such materials. Applicant also requests that the Examiner be aware of and check (for last minute developments) Canadian Application No. 2,542,699, filed October 1, 2004, Japanese Application No. 535541/2006, filed October 1, 2004, Indian Application No. 2573/DELNP/2006, filed October 1, 2004, Australian Application No. 2004/284764, filed October 1, 2004, and European Application No. 04794112.5, filed October 1, 2004.

It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', followed by a horizontal line.

Date: March 24, 2009

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